

**Information to identify the case:**

Debtor 1	<b>Amrita Patel</b>	Social Security number or ITIN	<b>xxx-xx-6727</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Cory Davis</b>	Social Security number or ITIN	<b>xxx-xx-8973</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Northern District of Illinois</b>		Date case filed for chapter	<b>7 8/14/19</b>
Case number: <b>19-22865</b>			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Amrita Patel	Cory Davis
2. All other names used in the last 8 years		
3. Address	722 Four Seasons Blvd. Aurora, IL 60504	722 Four Seasons Blvd. Aurora, IL 60504
4. Debtor's attorney Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: <a href="mailto:davidsiegelbk@gmail.com">davidsiegelbk@gmail.com</a>
5. Bankruptcy trustee Name and address	Gina B Krol Cohen & Krol 105 West Madison St Ste 1100 Chicago, IL 60602	Contact phone 312-368-0300 Email: <a href="mailto:gkrol@cohenandkrol.com">gkrol@cohenandkrol.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 8/15/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 9, 2019 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	Location:  <b>100 S 3rd Street, Courtroom 240, Geneva, IL 60134</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline: 11/8/19</b>        <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Amrita Patel  
Cory Davis  
DebtorsCase No. 19-22865-JSB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: lmendoza  
Form ID: 309APage 1 of 2  
Total Noticed: 46

Date Rcvd: Aug 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2019.

db/jdb  
28105260 +Amrita Patel, Cory Davis, 722 Four Seasons Blvd., Aurora, IL 60504-4330  
28105261 +Action Chiropractic and Sports Inju, 1740 Quincy Ave, Naperville, IL 60540-3946  
28105268 +American Honda Finance, 13856 Ballantyne Corpora, Charlotte, NC 28277-2711  
28105275 +Capl/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497  
28105277 +DuPage Medical Group, 1100 W. 31st St, Suite 300, Downers Grove, IL 60515-5512  
28105280 +Illinois Tollway, PO Box 5544, Chicago, IL 60680-5491  
28105280 +JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369  
28105279 +Jpmcb Card, Po Box 15298, Wilmington, DE 19850-5298  
28105283 +Molecular Imaging, 215 Remington Blvd, Bolingbrook, IL 60440-3656  
28105285 +Northwestern Medical, Professional Billing Dept, 680 North Lake Shore Dr. Ste 100,  
Chicago, IL 60611-4447  
28105286 Pediatric Faculty Foundation, Inc., PO Box 4051, Carol Stream, IL 60197-4051  
28105287 Professional Account Management, In, PO Box 391, Milwaukee, WI 53201-0391  
28105288 +Scott McCreary, 1410 Melvin Hill Road, Campobello, SC 29322-8355  
28105289 +Service Medical Equipment, Inc., PO Box 266, Westmont, IL 60559-0266  
28105290 +Shila Henson, 2530 Sugar Ridge Road, Boiling Springs, SC 29316-8302  
28105291 +Spartanburg Clerk of Court, 180 Magnolia St 2nd Floor, Suite 500,  
Spartanburg, SC 29306-2392  
28105296 +Target NB, CCS Gray OPS Center, PO Box 6497, Sioux Falls, SD 57117-6497  
28105299 +The Cate Law Firm, PA, 421 Marion Avenue, Spartanburg, SC 29306-3609  
28105300 The Illinois Tollway, 2700 West Ogden Avenue, Downers Grove, IL 60515-1703  
28105301 West Central Anesthesia, PO Box 1123, Jackson, MI 49204-1123  
28105302 +Winfield Laboratory Consultants, PO Box 88087, Chicago, IL 60680-1087

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: davidsiegelbk@gmail.com Aug 16 2019 01:53:36 David M Siegel,  
David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090  
tr +EDI: QGBKROL.COM Aug 16 2019 05:38:00 Gina B Krol, Cohen & Krol,  
105 West Madison St Ste 1100, Chicago, IL 60602-4600  
28105262 EDI: HNDA.COM Aug 16 2019 05:38:00 American Honda Finance, 2170 Point Blvd Ste 100,  
Elgin, IL 60123  
28105263 EDI: AMEREXPR.COM Aug 16 2019 05:43:00 AMEX, Bankruptcy Department, PO Box 981535,  
El Paso, TX 79998-1535  
28105265 +EDI: AMEREXPR.COM Aug 16 2019 05:43:00 AMEX, Attn: Bankruptcy Department, PO Box 297871,  
Fort Lauderdale, FL 33329-7871  
28105264 +EDI: AMEREXPR.COM Aug 16 2019 05:43:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
28105266 EDI: CAPITALONE.COM Aug 16 2019 05:43:00 Cap One, 15000 Capital One Dr,  
Richmond, VA 23238  
28105267 +EDI: CAPITALONE.COM Aug 16 2019 05:43:00 Cap One, 10700 Capital One Way,  
Richmond, VA 23060-9243  
28105269 +EDI: CITICORP.COM Aug 16 2019 05:43:00 Citi, Attn: Bankruptcy Department, PO Box 6241,  
Sioux Falls, SD 57117-6241  
28105270 +EDI: CITICORP.COM Aug 16 2019 05:43:00 Citibank NA, PO Box 769006,  
San Antonio, TX 78245-9006  
28105271 +EDI: RCSFNBMARIN.COM Aug 16 2019 05:43:00 Credit One, Bankruptcy Department,  
PO Box 98873, Las Vegas, NV 89193-8873  
28105272 +EDI: RCSFNBMARIN.COM Aug 16 2019 05:43:00 Credit One Bank Na, Po Box 98875,  
Las Vegas, NV 89193-8875  
28105273 +E-mail/Text: electronicbkdocs@nelnet.net Aug 16 2019 01:56:00 Deptednelnet, Po Box 82561,  
Lincoln, NE 68501-2561  
28105274 +E-mail/Text: dcubk@dupagecu.com Aug 16 2019 01:55:58 Dupage Credit Union, Pob 3930,  
Naperville, IL 60567-3930  
28105276 E-mail/Text: rev.bankruptcy@illinois.gov Aug 16 2019 01:55:49 Illinois Dept. of Revenue,  
Bankruptcy Unit, P.O. Box 19035, Springfield, IL 62794-9035  
28105278 EDI: IRS.COM Aug 16 2019 05:43:00 IRS, Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
28105281 E-mail/Text: bncnotices@becket-lee.com Aug 16 2019 01:55:01 Kohl/Capital One, PO Box 3115,  
Milwaukee, WI 53201-3115  
28105282 +EDI: TSYS2.COM Aug 16 2019 05:43:00 Macy's, Bankruptcy Processing, PO Box 8053,  
Mason, OH 45040-8053  
28105284 +EDI: NAVIENTFKASMSERV.COM Aug 16 2019 05:38:00 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
28105294 EDI: RMSC.COM Aug 16 2019 05:43:00 SYNCB/Care Credit, Bankruptcy Department,  
PO Box 965061, Orlando, FL 32896-5061  
28105295 EDI: RMSC.COM Aug 16 2019 05:43:00 SYNCB/Pay Pal, Bankruptcy Notice, P.o Box 965005,  
Orlando, FL 32896-5005  
28105292 +EDI: RMSC.COM Aug 16 2019 05:43:00 SynCB/Art Van Furniture, 950 Forrer Blvd,  
Kettering, OH 45420-1469  
28105293 +EDI: RMSC.COM Aug 16 2019 05:43:00 SynCB/Bank Sport, Po Box 965036,  
Orlando, FL 32896-5036  
28105297 +EDI: WTRRNBBANK.COM Aug 16 2019 05:43:00 Target NB, Attn:Bankruptcy Dept., PO Box 673,  
Minneapolis, MN 55440-0673

District/off: 0752-1

User: lmendoza  
Form ID: 309A

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Aug 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

28105298 +EDI: WTRNBANK.COM Aug 16 2019 05:43:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2019 at the address(es) listed below:

David M Siegel on behalf of Debtor 2 Cory Davis davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
David M Siegel on behalf of Debtor 1 Amrita Patel davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
Gina B Krol gkrol@cohenandkrol.com,  
gkrol@ecf.axosfs.com;gkrol@cohenandkrol.com;acartwright@cohenandkrol.com;jneiman@cohenandkrol.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4